

BENTON

HARBOR

GENERAL

DEVELOPMENT

PLAN

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## PREFACE

This report, The Benton Harbor General Development Plan is the first in a series of Planning documents being developed. It is not meant to be all inclusive and a panacea for Benton Harbor. Its purpose is to be informative and indicative. Plans are not "set in concrete". They should be flexible and allowed to grow with the City. This plan should be taken as a statement of policy as to the direction of Benton Harbor's development and the needs of the community. As with most plans, this plan needs annual review and amendment. It provides a good starting point for the planning of the redevelopment of the City.

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## BACKGROUND

## INTRODUCTION

This reports presents a ten year master plan for the City of Benton Harbor. It replaces previous master plans adopted by the City.

This General Development Plan was written and adopted in conjunction with the City's new General Development Ordinance. The concurrent evolution of these two documents insure their compatibility and accordance. Their titles express the community's desire for development. This development plan describes the past, present, and future Benton Harbor. The Development Ordinance is meant to dovetail with this plan. It is the legal document for directing Benton Harbor's growth. Note that it is not simply traditional zoning. It is a combination of conventional and progressive techniques which together are designed to encourage growth and development, while directing land use. This positive perspective of emphasizing development is fundamental of Benton Harbor's role as the "Port of Opportunities".

This plan paints a picture of Benton Harbor. As such, it is divided into two sections, the background and the foreground. The background includes the history, setting, and current situation of the City. The foreground comprises goal, objectives, programs, and plans for the City. Where the foreground and the background coalesce you have the object of the portrait, and the object of this plan, the Community of Benton Harbor.

# LOCATION MAP



### SITE AND SITUATION

Benton Harbor is located in Berrien County, Michigan. Berrien County is an area of gently rolling land with good soils noted for its agricultural productivity. The temperature moderating effects of Lake Michigan help make this area a major fruit producer for the nation. Two major rivers dissect Berrien County, the Paw Paw River and the St. Joseph River. Benton Harbor is located at the confluence of these two rivers.

The average elevation of Benton Harbor is approximately 600 feet above sea level. The topography of the City ranges from bluffs overlooking the downtown area to pristine wetlands located in the northern extremities of the City. Additional water resources include Ox Creek, which flows through Benton Harbor into the Paw Paw River, and frontage along Lake Michigan, which is the location of Jean Klock Park.

Transportation is an area where Benton Harbor has much wealth. In addition to the two rivers and Lake Michigan which make it an active port, the City is serviced by rail, air, and highway transportation. Interstates I-94 and I-96 intersect to the south of Benton Harbor. These interstate highways connect Benton Harbor with Chicago, Detroit, Grand Rapids, Holland, Kalamazoo and Battle Creek. Business Loop 94 runs through downtown Benton Harbor. Railroad lines, including a switching yard, travel through the industrial area.

Ross Field Airport features three runways, including a 5,100 foot runway capable of handling jet traffic, and a control tower. Benton Harbor should certainly give notice of this diversity and availability of transportation.

### A BRIEF HISTORY OF BENTON HARBOR

Eleazar Morton, a native of Massachusetts and Benton Harbor's first settler, arrived at St. Joseph in 1835. He purchased 160 acres of land east of the river and in 1836, moved his family into a log house on high ground west of Ox Creek, a site located in the middle of present day Main Street opposite the new Transportation Building.

Farmers who had settled farther east brought their produce to the Harbor via Territorial Road. Upon reaching present-day Fifth street, they followed a trail below the bluff south to Spink's Bridge and crossed the river where an island made bridge construction easier and less expensive. A trail along the west bank of the river led to the harbor. The round trip from Morton's house to the harbor often took a day. Thus, the Morton Place became a convenient rest stop for travelers to and from St. Joseph. After one year, Morton enlarged his house to provide for overnight guests and became a tavernkeeper.

Morton and his son Henry, set out a peach orchard and in, 1841, sold their first crop to Captain Curtis Boughton for one dollar per bushel. Later, having expanded their holdings to 500 acres, they set out orchards consisting of apple, peach, pear, plum, and apricot trees. In 1849 the Mortons moved into a new home which still stands at 501 Territorial. They continued to accommodate travelers in need of a place to stay.

The Morton prosperity attracted the attention of others. In 1857 Messrs. Smith and Howell, representing a Cincinnati syndicate, rented seventy acres of land from Henry C. Morton and set the entire tract to peach trees. The "Cincinnati Orchard", producing 25,000 bushels of peaches per year, became known all over the United States. In 1859 Sterne Brunson arrived and purchased sixty acres of land east of where the City Hall now stands.

In 1858 Spink's Bridge was washed out by a flood. It was now proposed that a new bridge be built at the west end of present-day Main Street. The project would be expensive because the length of the span and the need for a three-quarter-mile long access road across the marsh. Henry C. Morton and Charles Hull attended a meeting of St. Joseph businessmen to ask for help and were met with a firm refusal. So, a subscription drive among township residents was undertaken, and the road and the bridge were built during the winter of 1858-59.

The bridge episode caused Sterne Brunson to propose that residents east of the river begin immediately to build a ship canal through the marsh and establish a new town. At first, Brunson was subjected to considerable ridicule; but, in the spring of 1860, a canal committee (Sterne Brunson, Charles Hull, and Henry C. Morton) entered into a contract with Martin Green, a dredge owner from Chicago, to begin construction. Again, a subscription drive was undertaken to pay for the project. Many township residents hauled wood to fuel the steam dredge. After two years, a mile-long canal was opened with the eastern edge of the turning basin at the townline dividing Benton and St. Joseph Townships.

As canal dredging began, J.E. Miller a civil engineer and associate of Martin Green, platted the dry land which lay below the bluffs. When the plat was recorded in 1863, the village was named Brunson Harbor to honor the man who was generally regarded as the "town father."

Brunson Harbor grew rapidly as lots were sold and wooden buildings erected. In 1866 a petition for incorporation as a village was granted, and an organizational meeting was held at the "Little White School." The village name was changed to Benton Harbor and Samuel McGuigan was elected its first president. The new village was approximately one mile square with the southern boundary at Britain Avenue. The eastern half of the village was situated in Benton Townships and the western half in St. Joseph Township.

The canal made Benton Harbor a lake port. Its banks were soon lined with saw mills and basket factories. In 1870 the Benton Harbor Fruit Market was founded at the city wharf, and farmers lined up on Sixth Street to bargain with fruit brokers. Ships began loading over 300,000 packages of fruit per year. In 1880 J.H. Graham, J.S. Morton, and two others organized the Graham and Morton Transportation Company and began operating a daily line of steamers to Chicago.

Most village residents were living on flats in small homes, upstairs apartments, or boarding houses. In 1885 a street railway with horse-drawn cars began operating between Benton Harbor and St. Joseph. The first electric lights were installed in 1889, but power was available only from dusk to midnight. According to the 1890 Census, Benton Harbor's population had reached 3,692.

Village property owners west of Colfax Avenue, located in St. Joseph Township, were paying higher taxes than property owners east of Colfax who were paying taxes to Benton Township. Incorporation of Benton Harbor as a city would remove the west residents from St. Joseph Township with a consequent loss of revenue to the township. Thus, the issue was joined: Should the two villages be incorporated as one city, or should separate cities be created?

The choice of a new name from one City aroused much controversy. Many Benton Harbor residents, fearful of losing their identity, campaigned for incorporation as a separate city. Residents in St. Joseph also opposed consolidation and changing the name of the village. In 1891 the state legislature decided to grant separate charters; and, amidst great jubilation, Benton Harbor voters chose Fred A. Hobbs to be their first mayor. The new City's boundaries were moved south to Empire Avenue, east to Fair Avenue, and west to the river.

Huge numbers of tourists began coming to the area to escape the summer heat and to relax on the sandy beaches or enjoy the inland rural scene. In 1887 a mineral well was discovered in the northern part of the City near the Paw Paw River; and the water, believed to have health-giving properties, was piped to the Premier Hotel and Bath House which stood on the present site of the new Transportation Building. In 1889 the four-story Plank's Tavern was built in Saint Joseph near the harbor entrance and, two years later, the Silver Beach amusement park was opened. The Tabor Farm Resort began building summer cottages, and Higman Park became a popular summer resort. In 1903 Benjamin and Mary Funnell established the Israelite House of David on a large tract of land at the eastern edge of the City. Their amusement park attracted thousands of visitors.

In 1905 the Benton Harbor Development Company was organized to attract industries to the City. Land grants and financial aid induced many industries to locate here including: Baker-Vawter (1905), F.P. Rossback (1905), Coval (1907), Benton Harbor Malleable Foundry (1908), Crary Machine Works (1912), Saranac Machine (1913) and Superior Steel Castings (1916).

By 1920 the City's population was more than 12,000 with an additional 6,000 living outside the City limits. The commission form of government was adopted and, in 1921, a City Manager was employed. During the navigation season, steamers running daily to Chicago and Milwaukee were carrying over 2,000,000 packages of fruit. An annual blossom festival was begun in 1924, after suggestion by Fred L. Granger was enthusiastically promoted by the Rev. Joshua O. Randall of the Methodist Peace Temple.

By 1925 ten paved roads led out of the City in all directions. With transportation more convenient, the fruit market was moved in 1930 to a 34 acre site at Ninth and Market streets. Open from June to November, with sales exceeding \$8,000,000 per year, it became known as "the largest cash to grower non-citrus fruit market in the world." The historic ship canal was abandoned to allow for much needed parking space.

By 1930 fifty-four industries were employing 4,000 men and 500 women to manufacture more than 100 different items. Reflecting the prosperity of these years, the City enjoyed a building boom: Sheffield Building (1918), Liberty Theater (1922), Vincent Hotel (1925), Fidelity Building (1927), YMCA Building (1927), Hotel Michigan (1928), Federal Building (1930), Michigan Bell Telephone Company (1930), House of David Hotel (1932), and the Municipal Building (1937). Five new churches were built south and east of the central business district.

According to the 1950 census, the population had reached 18,769 with about 15,000 more outside the City limits. Benton Harbor was the area's major retail center, drawing shoppers from a radius of thirty miles. However, the automobile was inexorably making the central business district obsolete. With the opening of Fairplain Plaza in 1958 the exodus of retail business began. To provide an alternative location, a major reclamation project was undertaken to develop the City's riverfront area. Riverview Drive was opened from Main Street to Empire Avenue, and the Inter-City Bank, Sears Roebuck, K-Mart, and other retail stores relocated there.

An urban renewal program was approved by the voters in 1964. The City Commission began demolition of 281 buildings and clearance of 121 acres to make way for new commercial development and light industry in and near the central business district. The fruit market moved in 1967 to a site near the airport. Urban renewal demolished the black ghetto on the flats west of the downtown business district forcing the residents to find homes in other parts of the City.

Between 1970 and 1985 thousands of jobs were lost due to closing or downsizing of local manufacturing plants. The City unemployment rate consistently exceeded twenty-five percent. More than twenty percent of families were living below the established poverty level. Absentee landlords and low-income residents combined to produce deteriorating neighborhoods. Retail activity downtown evaporated. The Liberty Theater and the Vincent Hotel were closed in 1975. The Fidelity Building, onetime business hub of the City, was closed in 1976.

The Orchards Mall, situated on Pipestone Road near I-94, opened in 1979 and delivered a final blow to downtown retail business. J.C. Penneys, which had opened on Main Street in 1925, moved to the mall in 1980. Cunningham's Drug Store, a successor to a century-long series of drug stores in the Bell Block, closed in 1981. The Farmers and Merchants National Bank, which had been located downtown since 1888, moved to a new building on Riverview Drive. Beginning in 1982 the Michigan Department of Commerce ranked Benton Harbor as the state's most distressed community.

In 1985 a Downtown Development Authority was formed to restore historic buildings, demolish others, and improve the downtown infrastructure. A fifty-nine acre North of Main Industry Park has been assembled where, in 1989, a business-technology center was built as an "incubator" for small businesses. In 1986 state officials designated Benton Harbor as Michigan's first "enterprise zone." In 1988 Community Economic Development Corporation was formed and announced a \$30,000,000 Twin Cities redevelopment plan with major focus on Benton Harbor. The plan includes reopening the ship canal for marina development, infrastructure improvement, an industrial park system, and neighborhood reconstruction.

September 1989

Harold A. Atwood

### ECONOMICS

Throughout much of Benton Harbor's history it has been in a state of economic transition. Until the 1960's this transition was in the form of growth. Since the early 1970's Benton Harbor has seen its growth stop and watched its decline begin. There are many possible reasons for this reversal. National economic recession, auto industry slow down, and local political climate have all contributed to this setback.

Since its peak in the early 1970's Benton Harbor has had a net loss in manufacturing establishments and employees. While some gains may have been made, they were not enough to offset the losses (Table 1). Associated with the manufacturing losses are the similar, if not greater, losses to the general business activity.

TABLE 1  
GAIN/LOSS OF MANUFACTURING ESTABLISHMENT AND  
EMPLOYEES, BENTON HARBOR, 1966 - 1986

<u>YEARS</u>	<u># OF EMPLOYEES LOST</u>	<u># OF FIRMS CLOSED</u>	<u># OF EMPLOYEES GAINED</u>	<u># OF FIRMS GAINED</u>	<u>NET # OF EMPLOYEES LOST</u>	<u>NET # OF FIRMS CLOSED</u>
1966-71	294	12	150	10	144	2
1971-76	1,860	29	323	11	1,537	18
1976-81	1,682	16	661	12	1,021	4
1981-86	532	15	102	8	430	7
1966-86	4,368	72	1,236	41	3,132	31

After: Benton Harbor Statistical Profile, MSU, 1987.

These economic losses have reduced Benton Harbor's tax base and increased its unemployment rate. Benton Harbor had a 1988 average unemployment rate of 22.3% and a 1985 per capita income of \$5514. This unemployment rate is three times the state average. The per capita income is the lowest of any community in Michigan having more than 2000 people. Why Benton Harbor has not followed the State's comeback is also complicated. The burden of an aging infrastructure and a large dependent population have undoubtedly contributed to this slow response.

It appears that Benton Harbor has stabilized its economic base and has begun its own comeback. How the City plans to build momentum and continue its economic growth is discussed in depth later in this plan.

### POPULATION

The population of Benton Harbor has been declining since the 1960's. This trend has appeared to level off, the 1990 Census will shed more light on this. Table 2 compares the population changes of Benton Harbor with Berrien County, and the State of Michigan, over the last century. Berrien County and the State have grown at similar rates during this century. The population changes in Benton Harbor do not reflect this. Benton Harbor experienced explosive population growth during the first half of the century, having a higher percentage of population growth than either the county or state.

TABLE 2  
POPULATION CHANGE, 1890 - 1985

	<u>BENTON</u> <u>HARBOR</u>	<u>%</u> <u>CHANGE</u>	<u>BERRIEN</u> <u>COUNTY</u>	<u>%</u> <u>CHANGE</u>	<u>STATE OF</u> <u>MICHIGAN</u>	<u>%</u> <u>CHANGE</u>
1985*	14,160	-3.7	163,600	-4.5	9,155,000	-1.2
1980	14,707	-10.8	171,276	4.5	9,262,078	4.4
1970	16,481	-13.9	163,940	9.4	8,875,083	13.5
1960	19,136	2.0	149,865	29.5	7,823,194	22.8
1950	18,769	12.6	115,702	29.8	6,371,766	21.2
1940	16,668	8.0	89,117	9.9	5,256,106	8.5
1930	15,434	26.2	81,066	29.4	4,842,325	32.0
1920	12,233	33.2	62,653	16.8	3,668,412	30.5
1910	9,185	40.0	53,622	9.1	2,810,173	16.1
1900	6,562	77.7	49,165	19.1	2,420,982	15.6
1890	3,692		41,285		2,093,890	

\*estimated

Source: U.S. Bureau of the Census

The population growth of Benton Harbor came to a dramatic halt after 1960. This was 10-20 years prior to slowdown for the County or State. This combined with the local exodus of retail business and industries, the dislocation of residents due to urban renewal programs, and the nation-wide economic turmoil of the 1970's and early 1980's begin to explain the difficulties that Benton Harbor has experienced.



The 1980 population of Benton Harbor was 14,707. When this number is broken down by the age groups (Table 3) a picture begins to appear. Figures 2,3 and 4 are population pyramids. They graphically portray the age, sex, and race of the City's residents in 1980. The under 20 age group, which is typically not considered part of the work force, represents 48.7% of the population. The 65 and over age group (7.8%) also is not considered part of the work force. Thus, the work force (ages 20-64) consists of only 43.5% of the population. In April, 1989 Benton Harbor's unemployment rate was 20.4%. This was over three times the state unemployment rate of 6.1%. After subtracting the unemployment rate from the work force you are left with approximately one third of the population supporting themselves and the remainder of the people.

TABLE 3  
1980 BENTON HARBOR POPULATION  
BY AGE GROUP

<u>AGE GROUP</u>	<u># OF PEOPLE</u>	<u>%</u>
Under 5	1785	12.2
5-9	1880	12.8
10-14	1831	12.4
15-19	1664	11.3
20-24	1251	8.5
25-34	1854	12.6
35-44	1197	8.1
45-54	1103	7.5
55-64	1002	6.8
65-74	716	4.9
75 and Over	424	2.9
TOTAL	14,707	100.0

SOURCE: 1980 U.S. CENSUS

The 1985 estimated per capita income in Benton Harbor was \$5514. This is approximately half of the State per capita income (Table 4). This is also the lowest of any place in Michigan with a population of 2000 or greater.

TABLE 4  
PER CAPITA INCOME, IN DOLLARS

	<u>BENTON HARBOR</u>	<u>BERRIEN COUNTY</u>	<u>STATE OF MICHIGAN</u>
1979	3,766	6,723	7,688
1985*	5,514	9,365	10,902

\*estimated

Source: U. S. Bureau of the Census

How the City will address these problems will be shown later in this document. The purpose of this section was to help visualize Benton Harbor's population and its problems.

FIGURE ONE  
POPULATION PYRAMID

•

Benton Harbor has a variety of housing types. The majority of housing units are one and two story frame or brick structures. There are also a number of Queen Anne style homes. Benton Harbor has two large public housing complexes, a private residential complex (River Terrace), and a retirement complex (Harbor Towers).

Of much importance is the housing conditions. Portions of almost all neighborhoods have some blight. In some neighborhoods the extent of the deterioration is extreme. Table 5 below illustrates the housing conditions in 1980. There were a total of 5178 housing units in Benton Harbor. Of this, only 43.5% are owner occupied. The remainder are rental properties. In addition, 22.2% of the rental units are overcrowded conditions. This is defined as having an average of more than one person per room in the housing unit. As we go into the 1990's we must look seriously at these problems and rectify them.

TABLE 5  
YEAR ROUND HOUSING  
BENTON HARBOR, 1980

	<u>OWNER</u>	<u>RENTER</u>	<u>VACANT</u>	<u>TOTAL</u>
# OF HOUSING UNITS	2,254	2,343	581	5,178
% OF HOUSING UNITS	43.5	43.5	11.2	100.0
MEDIAN # OF ROOMS	5.7	4.3	-	4.9
PEOPLE OVERCROWDED	1,693	1,579	-	3,272

SOURCE : 1980 U.S. CENSUS

Table 6 shows housing and population characteristics by residential subdistrict (map 2), as defined in the future land use section. Notice that only the Southside subdistrict has a high proportion of owner to renter occupied housing units. This area is also the least blighted of the sub-districts. This table also shows that approximately 58% of the population under age 20 lives in the Southside and Catalpa/Clay sub-districts.

TABLE 6  
BENTON HARBOR HOUSING AND POPULATION CHARACTERISTICS,  
BY RESIDENTIAL SUBDISTRICT, 1980

	<u>NORTH SIDE</u>	<u>SOUTH FAIR</u>	<u>BELLVIEW /BRUNSON</u>	<u>CATALPA /CLAY</u>	<u>SOUTH SIDE</u>	<u>OTHER AREAS</u>
TOTAL RESIDENTS	1623	2541	2007	3808	4321	376
RESIDENTS <age 10	393	544	543	1022	1021	68
RESIDENTS age 10-19	381	561	466	1087	911	29
OWNER OCCUPIED HOUSING UNITS	247	334	143	522	980	20
RENTER OCCUPIED HOUSING UNITS	285	439	530	502	388	193
HOUSING UNIT RATIO						
OWNER:RENTER	46:54	43:57	21:79	51:49	72:28	9:91
PERSONS PER HOUSEHOLD	3.05	3.28	2.98	3.72	3.16	1.62
PERSONS PER FAMILY	3.68	4.04	4.00	4.20	3.70	3.07

SOURCE: 1980 U. S. BUREAU OF CENSUS

MAP TWO  
RESIDENTIAL SUBDISTRICTS

### CURRENT LAND USE

The study of current land use in Benton Harbor will assist in understanding the present development and guide future planning decisions. Primarily, the land use inventory graphically portrays the man-made features of the community.

The existing land use map (map 3) was compiled from a field survey conducted in March and April of 1989 and from aerial photography. The City's land uses shown on the map are classified into seven major categories. They are:

1. Industrial - including manufacturing, trucking, warehousing, and storage;
2. Retail/Commercial - includes shopping, eating and drinking establishments, and other businesses which sell or rent a tangible product;
3. Office - encompasses doctors, lawyers, insurance, real estate, and other business which offer an intangible service;
4. Residential - comprises single and two family, multi-family apartments, and public housing;
5. Public/Semi-Public - includes government buildings, non-profit agencies, schools, churches, and the airport;
6. Parks - takes in parks, cemeteries, beaches, preserves and boat landings;
7. Undeveloped - This includes land which does not currently have an apparent use. The land may be prime land awaiting development, such as near Market Street, or land which is not readily developable, usually because of topographic reasons.

The land use inventory shows a developed community with a definite pattern as to location and type of land uses. What it does not show are the numerous vacant or under utilized buildings and lots. These building and lots should be looked upon as assets which will allow Benton Harbor freedom to grow.

MAP THREE  
CURRENT LAND USE

FOREGROUND



### GOALS AND OBJECTIVES

A fundamental component of this development plan are its goals. Goals are general long-term aims toward which community resources should be directed in order to improve the City and its quality of life. Goals may range from very idealistic to more practical in nature. Goals may frequently be without an end. They may continually strive to improve an aspect of the community.

Objectives are similar to goals, but more specific. Objectives begin to focus in on what needs to be done to achieve the goals.

The goals that have been developed for Benton Harbor are basic, realistic goals which reflect the needs of the community.

#### BENTON HARBOR GOALS AND OBJECTIVES

GOAL 1: To encourage economic growth in the community.

OBJECTIVE 1: Encourage waterfront development and promote tourism.

OBJECTIVE 2: Encourage new businesses and assist established businesses.

OBJECTIVE 3: Coordinate with area agencies.

GOAL 2: To provide and maintain a safe and adequate infrastructure and transportation system for the community, now and in the future.

OBJECTIVE 1: Undergo infrastructure improvements.

OBJECTIVE 2: Encourage harbor activity.

OBJECTIVE 3: Encourage airport improvements.

GOAL 3: To provide a clean, healthy, safe and attractive environment for our citizens and guests.

OBJECTIVE 1: Acquire additional funding and staffing for projects, programs, and maintenance.

OBJECTIVE 2: Promote new residential construction and improvements to existing housing.

OBJECTIVE 3: Improve maintenance of public and private property.

The numbering of these goals and objectives is not meant to imply a hierarchy between them. The goals are equally important, as are the objectives, to provide a "whole" community.

In order to achieve our goals, we must first achieve our objectives. This is done through implementation of a more detailed instrument. It can be called by several names. Programs, targets, policies, and strategies are a few of these names. For our purposes we will use the term strategy.

The upcoming pages detail the strategies which are being used by government and non-government agencies in order to achieve our objectives, and thus our goals. This is followed by an analysis which will show areas in which there are deficiencies.

## FUTURE LAND USE AND DEVELOPMENT

The City undertook a major land use project in 1989. This project consisted of a land use survey, a new zoning ordinance, and a new master plan. This project was funded jointly by the City of Benton Harbor and by a Coastal Zone Management Grant that was administered by the Michigan Department of Natural Resources. Staffing for this endeavor was provided by the City and by the Southwestern Michigan Commission.

The land use survey was discussed in a previous section of this document. The new zoning ordinance was needed, as the old ordinance was antiquated in structure, incomplete, and was unduly restrictive of development. Development is the key word. The desire for development is the reason behind naming the new document The General Development Ordinance. This name reflects the City's position of encouraging growth, rather than simply directing land use. This desire is again exhibited in this document, the General Development Plan.

By minimizing the number of districts and their spatial dissemination we hope to achieve a manageable and efficient development pattern. Map #4 shows the new Development Districts of the City. The City has been divided into the following five development districts:

1. Residential Development (RD) - As the name implies, this area will house the majority of Benton Harbor's population. The desire is to distribute the population fairly uniformly and thus avoid high densities.

For planning purposes, this district has been divided into the following five sub-districts:

- a. The portion of the Residential District which is north of Main Street and east of Paw Paw Avenue will be known as the North Side subdistrict. The North Side sub-district is an area primarily of single family residences. Some of the oldest homes in the City are in this area. The Morton House Museum is located in this sub-district. This area is intended to be moderate density.

- b. The South Fair subdistrict is located south of Main Street and east of Ox Creek. This area is also intended to be of medium density. It has a variety of single, two, and multi-family structures. In addition, two public housing projects are located in this subdistrict.

c. The subdistrict west of Ox Creek and north of Britain Ave is the Bellview/Brunson subdistrict. This is an area of much decay and in need of rehabilitation. It is currently a high density area, having many multi-family structures.

d. The Catalpa/Clay subdistrict is also a blighted area in need of redevelopment. This sub-district is bounded by Britain to the north, Empire to south, and Ox Creek to the east. It is primarily made up of older single family homes diffused with many two and multi-family structures. This area has a high population density.

e. The South Side subdistrict is the largest of the subdistricts. It encompasses the residential area to the west of Ox Creek and south of Empire Avenue. This is an area with a great range of housing quality. Some of the best maintained homes in the City may be found in this subdistrict. An effort should be made to preserve the viable portions of this area and also promote the much needed rehabilitation of the blighted portions.

When this district was divided into subdistricts many factors were examined. Existing housing, topography, NISE neighborhood borders, census tracts, and streets were taken into account in order to create logical divisions within the district. These divisions will facilitate future planning in the residential district.

Local business also plays a substantial role within this district. This important element of the City is addressed in the Development Ordinance through the use of the Local Business Floating Zone. Use of this zone will allow reasonable and proper commercial activity within a primarily residential area.

## 2. COMMERCIAL DEVELOPMENT (CD)

The CD, Commercial Development, District is intended to be a moderate to high intensity of use area. This area is in need of economic redevelopment and is capable of supporting the greater intensity of use. It is to be an area primarily of office, service, and retail use. Apartment type residential uses, found in multi-use projects, are another desired facet of this district. Some light industrial use will be allowed for gradual transition of land uses, rather than an abrupt change.

The focus of this area will be towards daytime activity. In doing this it will serve as a nighttime buffer separating the residential from the more intensive uses within the industrial and waterfront areas. This daytime activity will largely be in the form of office space. Service and retail business, especially those which have an office type market, are desirable within this district.

## 3. WATERFRONT DEVELOPMENT (WD)

The WD, Waterfront Development, District is intended to be a high intensity of use area. It will serve as the "community focal point". It differs from the Commercial Development District in proximity to water, and thus, the type of business to be found there. This district will encourage marinas, tourism related business and retail operations. Through use of the Special Development Floating Zone it will also allow high density residential uses in mixed-use, multi-use, and planned unit developments.

This area has a high development capability and can support the highest intensity of development. By this, we mean that it has high property values due to the proximity of the water, large vacant areas to the north which await development, and an in-place infrastructure to the south.

This area is intended to have a mix of uses. This is done to encourage activity in the district virtually 24 hours a day. In addition, by not simply focusing on tourism, it will ensure activity throughout the year. Shopping centers, small retail shops, passive and active recreation, offices, high rise apartments, and service business are all desired here.

#### 4. INDUSTRIAL DEVELOPMENT (ID)

This district is intended to accommodate industrial land uses which may or may not be compatible with less intensive land uses. Accordingly, the standards for this district are designed to accommodate intensive industrial uses which may have a high degree of nuisance potential. Light industries which have less negative impact are included in this district to moderate the effect of the more intensive industries.

The creation of this district recognizes not only nuisance-type but also infrastructure and operational incompatibilities between its permitted uses and those of other district. The location requirements of industry makes this area of the City the proper place for such a district. The majority of this district is serviced by rail, major roads, and the relatively proximity of the airport.

#### 5. DUNE AND WETLAND PRESERVATION (DWP)

This District is intended to acknowledge the importance of protecting wetland and dune ecosystems, and to manage and restrict development on such land.

In the history of development, wetlands were generally regarded as land which needed to be filled, and dunes as fill material. We have since become aware that these areas are of great importance to the ecological balance. This district was designed to encourage the preservation of our wetland and dune areas, and to use them for educational and low impact recreational purposes.

MAP FOUR  
DEVELOPMENT DISTRICTS

MAP FIVE  
LAND USE PLAN



Several future land use projects are currently scheduled for the near future. The following briefly describes these projects.

1. North of Main Industrial Park

This project was begun in the early 1980's and until recently has progressed very slowly. The City has now completed land acquisition and has had its first groundbreaking ceremony in the Industrial Park in October, 1989.

2. Community Center Facility

This project entails the renovation of the Naval Army Building which was constructed in 1924. The Armory is a City landmark which will be rehabilitated and used to house the City's non-profit organizations. This will assist communication between organizations and improve their efficiency.

The utility services department will occupy the lower level of this structure. This department is in need of room for its equipment and will benefit from the structure's central location. The building will also serve as a hall for public meetings.

3. Corrections Facility

This will be a new minimum security structure to be built by a private developer and leased to the State of Michigan. This will benefit the City by keeping the property on the tax roll.

4. Jean Klock Park Improvements

Jean Klock Park is a 76 acre City owned park on Lake Michigan. This beautiful park has suffered from neglect and is underutilized. Improvements at the park will increase recreation opportunities for residents and act as a tourism attraction.

5. Ship Canal Reopening

The Ship Canal was constructed and used in the late 1800's thru the early 1900's for shipping by barges. As Benton Harbor grew and, great lakes shipping declined, the canal was filled in to make room for development. The current project, which is one of the CEDC's cornerstones, will excavate the canal to a larger than original size to be used for marina and other water related businesses.

#### 6. Social Services Building

This project will be to construct a new building to house the Department of Social Services offices in Benton Harbor. It will be built by a private developer and leased to the State of Michigan.

#### 7. Bellview/Brunson Neighborhood Redevelopment

This project is also a cornerstone project of the CEDC. It involves the rehabilitation of a blighted neighborhood which is primarily rental property.

MAP SIX  
LAND USE PROJECTS

As you can see, Benton Harbor has many projects scheduled and is moving forward in its redevelopment. This being the case, it is not necessary at this time for this plan to extensively increase the number of future projects. To do so would only deter the completion of existing projects.

This plan will, though, suggest two additional projects which should be examined and discussed in detail as to their future potential.

#### 1. Recycling Facility

In previous years recycling has been impractical and expensive. This perspective has changed in recent years through the opening of new markets for recycled material, rising landfill costs, and by greater public awareness of the need to recycle our limited resources. The City could operate a recycling facility or enter into a public/private partnership. Currently the City spends approximately \$300,000 annually for refuse disposal. A recycling center, properly operated, would create many low skill jobs, improve the appearance of the area, and generate revenue.

#### 2. City Jail

The idea of a jail usually is perceived to be a lulu (locally unwanted land use). This may be true, but it is a necessary component of a functioning municipal area.

Currently, the City uses the Berrien County Jail to hold inmates. The Berrien County Jail is suffering from overcrowding and, on several occasions, has been forced to release inmates prematurely. This does not assist public safety and does demean the functionality and moral of the uniformed officers. A City jail would alleviate this problem and also generate revenue by housing inmates from other jurisdictions. Another point to consider would be the number of jobs this would create.

A potential site for this jail could be in the cold storage building on 12th street. This structure is extremely sturdy and could be renovated into a detention facility which would have little visibility.

Both of these potential projects are merely suggestions. If the City were to seriously consider either project it would be necessary to first study their feasibility in depth.

Streets and parking is another area of land use which has been addressed. The streets have been categorized into five classes. These classes are hierarchical in nature, Class V streets having the highest use capabilities, and Class I having the lowest use capabilities. The following describes each class and lists the streets included in each class.

#### A. CLASS V STREETS

Class V streets are major arterties. They have speed limits between 35-55 mph. They may or may not allow on-street parking.

The following are Class V Streets:

- West Main Street
- East Main Street
- M-63
- Red Arrow Highway

#### B. CLASS IV STREETS

Class IV Streets are minor arteries. They have speed limits ranging from 25-45 mph. They may or may not allow on-street parking.

The following are Class IV Streets:

- Britain
- Colfax
- Empire
- Fair
- Highland
- North Shore
- Paw Paw
- Pipestone
- Territorial
- Wall

### CLASS III STREETS

Class III Streets are primarily used for commercial and industrial purposes. They have speed limits between 25-35 mph. They may or may not allow on-street parking.

The following are Class III Streets:

Airport Rd.	Grand	Riford
Boughton	Gray	River
Bond	Hinkley	Riverview
Cass	Jean Blvd.	Second
Circle	Klock Road	Sixth
Crystal	Market	Tenth
Eighth	Michigan	Third
Eleventh	Miller	Water
Fifth	Ninth	Waukonda
Fourth	Oak	
Frank	Park	

### CLASS II STREETS

Class II Streets are primarily residential streets. This class has the greatest number of streets. They have speed limits of 20-25 mph. They may or may not allow on-street parking.

Agard	Division	Lavette	Pasadena
Alma	East Vineyard	Lincoln	Pavone
Apple	Edgecumbe	McAllister	Pearl
Baird	Edwards	McCord	Pleasant
Bishop	Forest	McGuigan	Plummer Ct.
Bellview	Foster	Madison	Riverside
Benton	Garfield	Maple	Robbins
Broadway	Green	Marion	Ross
Bronson	Harrison	May	Salem
Bow	Hastings	Milton	Schultz
Buena Vista	Heck Ct.	Mineral	Searles
Buss	High	Monroe	Seeley
Catalpa	Hull	Morton	Stevens
Cedar	Hurd	Nate Wells	Summit
Cherry	Jefferson	Niles	Superior
Church	Jennings	North Winans	Thresher
Clay	John	Nowlen	Union
Colby	Kirby	Oden	Valley
College	Kline	Ogden	Vineyard
Columbus	Lake	Ohio	Washington
Cross	LaSalle	Packard	Wauceda
		Parker	Weld
			Winans

## E. CLASS I STREETS

Class I Streets are primarily residential streets. They differ from Class II Streets in that they have a more narrow cartway, and thus, lower speeds limits. They have a speed limit of 10-15 mph. They do not allow on-street parking.

The following are Class I Streets:

### All Alleys

Hanna Court	Jefferson Court
Maiden Lane	North Stevens
Pitkin	Sherman Court
Smith Court	Thayer Court
Warwick	Whitcomb Court

### POPULATION PROJECTIONS

Population projection is a method of estimating the growth or reduction of the future population. They are a basic component of planning which will help guide the allocation of land and other resources.

Table 7 illustrates the expected population changes of Benton Harbor through the year 2010. These projections were developed by the Southwestern Michigan Commission (SWMC). They differ somewhat from the population projections which were produced by the Michigan Department of Management and Budget. The SWMC projections are being used because it is felt that a local agency should have a better "feel" for local issues than a State agency.

TABLE 7  
BENTON HARBOR POPULATION TRENDS AND PROJECTIONS,  
1970 - 2010

	CENSUS <u>1960</u>	CENSUS <u>1970</u>	CENSUS <u>1980</u>	PROJ <u>1990</u>	PROJ <u>2000</u>	PROJ <u>2010</u>
# OF PEOPLE	19,136	16,481	14,707	13,475	13,000	11,101
% CHANGE		-13.9	-10.8	-8.4	-3.5	-4.6

SOURCE: SOUTHWESTERN MICHIGAN FACT BOOK, SWMC, 1988

As the table shows, Benton Harbor lost population from 1960 to 1980. This trend is expected to continue through the year 2010. It should be noted that these projections were developed in the early 1980's, before the beginning of the turnaround the City is now experiencing. The projected population losses may be overly negative. In fact, Benton Harbor may actually experience an upswing in total population. The upcoming 1990 census will shed more light on this. In either case though, it is doubtful that Benton Harbor will rebound to near it's 1960 population peak within the near future. This shows that the City has more than adequate area for growth in both residential and commercial areas.



### ECONOMIC DEVELOPMENT

The purpose of Department of Economic Development is to assist in the revitalization of commercial land within Benton Harbor. This revitalization includes infrastructure improvements and creating employment opportunities for residents. This is being done through a variety of ongoing programs:

Enterprise Zone - The City of Benton Harbor is the State of Michigan's first Enterprise Zone. This is a experimental project being conducted by the State to encourage development. It is administered jointly by the State and the City.

The Enterprise Zone designation grants tax abatements to qualifying new and established businesses. These include:

- a. 60% real property tax abatement,
- b. 60% personal property tax abatement,
- c. 100% sales tax abatement on equipment purchased,
- d. 100% use tax abatement,
- e. 100% single business tax abatement.

In addition to the State Enterprise Zone the City has also applied for Federal Enterprise Zone Designation.

### REVOLVING LOAN FUND

The revolving loan fund makes low interest loans available to businesses which will create new jobs in the service and retail areas. It is intended, but not limited to, service and retail businesses. The Berrien County Economic Development Corporation has a similar fund available for manufacturing businesses.

A business may apply for a loan of up to \$10,000 for each new job which will be created. This loan will be charged interest at, or below, prime rate.

### PROPERTY MANAGEMENT

The City of Benton Harbor owns many parcels of vacant or developed land within the City. The Economic Development Department is currently creating a data base and exploring marketing methods to assist in placing many of these properties back into private sector. The department sets minimum prices for the land and establishes agreements with the new land owners for uses of the land.

## PLANNING AND ZONING

Within Economic Development is the Division of Planning and Zoning. This division handles the day-to-day zoning requests and acts as staff to the Planning Commission.

A major project has recently been the City's new Zoning Ordinance and new master plan, which you are now reading. Their titles being the Development Ordinance and the General Development Plan express the forward thinking perspective which has been adopted by the City.

## DOWNTOWN DEVELOPMENT AND TAX INCREMENT FINANCING AUTHORITIES (DDA/TIFA)

These are actually two separate programs, but will be discussed as one due to their similarity. These authorities assist in the refurbishing of the infrastructure of the City within their respective district. This is funded by reserving a portion of new tax dollars created within the DDA/TIFA districts and earmarking this money for use within those districts.

The DDA focuses on redevelopment of commercial land within the City. TIFA has a major project in working towards the development of the North of Main Industrial Park.

## COORDINATION

As shown previously, coordination with state and local agencies important to reduce redundancy within programs and thus maximize benefits received. The City of Benton Harbor's Economic Development department continues to synchronize and participate with many other groups, such as:

- a. Berrien County Economic Development Corp,
- b. Community Economic Development Corp,
- c. Southwestern Michigan Commission,
- d. Southwestern Michigan Growth Alliance,
- e. Various local, state, and federal agencies.

### COMMUNITY DEVELOPMENT

The Department of Community Development is primarily concerned with residential programs within the City. There are currently three (3) major programs being administered:

1. Community Development Block Grant (CDBG)- This grant which comes through the Department of Housing and Urban Development (HUD) allocates money for development projects.

Table 8  
1989 Benton Harbor CDBG Budget

Housing Rehabilitation	\$150,000
Demolition	100,000
Street Improvements	172,200
Administration	<u>86,800</u>
 TOTAL	 \$509,000

2. Rental Rehabilitation Program- This program provides conditional loans to landlords and investors for the rehabilitation of residential rental property. The loan can be used for up to 50% of the rehabilitation cost, up to \$8500. Approval for these loans is done internally in the City Hall.

3. Farmers Home Administration (FHA) Title 1 Loans - These loans are designed for rehabilitation of owner occupied homes. The money is administered by the Michigan State Housing Development Authority (MSHDA) through their Community Home Improvement Program (CHIP) and their Neighborhood Improvement Program (NIP). A homeowner may apply for up to a \$15,000 loan at a interest rate of no more than 9%. The state gives final approval of these loans, though the first step is to apply to the City.

In addition to these programs the Community Development Department is currently involved in acquiring land for the North of Main Industrial Park Project and in obtaining a grant from the State of Michigan Recreation Bond Program.

## PARKS AND RECREATION

The Department of Parks and Recreation is responsible for the ground maintenance of City owned property, the operation of the Charles Gray Recreation Center, and the administration of the Michigan Youth Corps Program within the City.

The maintenance of City owned property includes parks, City owned buildings, and vacant lots and houses which are owned by the City. Map #7 is a map of the parks in Benton Harbor. Plans are currently being made to establish an "Adopt-A-Park" program. This program, which was initiated by the Benton Harbor Kiwanis, will enlist local service groups to provide and maintain equipment in the City Parks. The City would retain responsibility for maintaining park grounds. NISE, the neighborhood organization, has also been very helpful in staffing and funding the summer recreation program.

In addition to the summers program, the City offers a fall and winter recreational program. This is a total community program which includes swimming, handicapped swimming, gymnastics, karate, basketball, cheerleading, football, youth dances, and other programs and events.

The Charles Gray Recreational Center is a multi-purpose facility. Built in 1978, it features an olympic-size swimming pool, exercise room, meeting rooms, an all-purpose room, four tennis courts, video games, and administrative offices. This facility is also used by the boy and girl scouts, the school system, and local organizations.

The future operation of the recreation center is in limbo. Talks are being held on the possible transition for responsibility of the center from the City to the school district. This change would provide better funding for the recreation center.

MAP 7 PARKS  
MAP 7 PARKS

## PUBLIC SAFETY

### POLICE

The Benton Harbor Police Department consists of 23 people, which includes the Chief of Police, 13 are uniformed officers, 2 detectives, 1 court officer, and 6 civilian employees. A public safety grant was obtained in 1989 which permitted the hiring of three new officers. Prior to this the department was at an all time low for number of staff.

### FIRE AND INSPECTIONS

The Benton Harbor Fire Department consists of the Chief, 15 firefighters and an administrative assistant. This department averages 50 calls a month, of which approximately 35 are actual fires.

A changeover began in April, 1989, that placed inspections within this department. This change will create better enforcement and awareness of inspection codes within the community. Business registration, business inspections, and trash complaints are now handled directly by the staff of the Fire Department. Rental property registration and inspections, Department of Social Services inspections, and residential inspections are carried out by the Residential Division. This division is now administered by the fire chief. The City has been divided geographically into sections, and personnel have been assigned to each section for conducting closer inspections of property.

Within the first three months of this system over 300 junk cars have been towed away. The City has received good cooperation from residents in regard to doing better maintenance to their properties. A major problem exist in finding funding for the demolition of many of the City owned structures which have been condemned.

PUBLIC WORKS

The Department of Public Works is staffed by a director and seven (7) personnel. The duties of this department include the maintenance of streets, (sweeping, patching, and snow removal), signs, stormsewers, sidewalks, alleys, and trees. Department equipment includes five (5) dump trucks, one (1) hot-patch machine, and two (2) street sweepers.

Upcoming projects which involve this department include new stormsewers and resurfacing of approximately five (5) miles of City streets and the replacement of many stop signs which are outdated due to size.

### UTILITY SERVICES DEPARTMENT

The Utility Services Department is divided into three (3) divisions which are administered and overseen by the Director and his Office Manager.

#### WATER DIVISION

The Water Division is responsible for the treating and providing of a safe and potable water supply to Benton Harbor and also portions of Benton, St. Joseph, and Hagar Townships. This division is currently staffed by six (6) people. The planned hiring of additional people will bring this total up to 10 persons.

The infrastructure which provides water is extensive. It includes over 112 miles of pipe, over 1,000 fire hydrants, three (3) storage facilities, and the water treatment plant. This system is rated at being able to provide twelve (12) million gallons per day (MGD). Plans in the near future will upgrade this capacity to 16 MGD. Total production for 1987 was 2,404 billion gallons. This amount of water would fill 120,000 20,000 gallon railroad tank cars, enough to reach from Benton Harbor to Tampa, Florida.

The department is currently trying to complete a two (2) million dollar bond issue to finance a number of high priority items. This includes:

1. Completion of a meter changeout program started in 1987.
2. Rehabilitation of the Britain Avenue elevated storage tank.
3. Replacement of electrical switchgear in water plant.
4. Replacement of chemical feed system in water plant.
5. Installation of a new 6 million gallon per day low service pump to raise firm capacity from 8 MGD to 12 MGD.
6. Replacing and upgrading plant metering and instrumentation.
7. Replacement of valves and instrumentation on all filters in water plant.

A 1985 plan recommended \$18 million in capital improvements to the distribution and treatment system. Of this, \$ 1.4 million in short-term improvements were recommended, but have yet to be done. This is necessary as over 1/3 of the system is over 75 years old. The bond issue would allow this necessary short-term work to be completed.



## WASTEWATER DIVISION

This division is staffed by seven (7) people in addition to the ten (10) in the water division. The wastewater system consists of approximately 45 miles of sanitary sewer and 5 lift stations. This infrastructure transports the wastewater to the wastewater treatment plant located on Industrial Island in St. Joseph. This plant is operated jointly by the Cities of St. Joseph and Benton Harbor.

A recent TV inspection of approximately 10% of the system revealed it to be in good condition. The 1985 plan also recommended \$7.3 million in capital improvements to the wastewater infrastructure. Approximately 1/3 of this system is also over 75 years old.

## CUSTOMER SERVICES DIVISION

The Customer Services Division of Utility Services handles day-to-day requests, complaints, and collection of joint water/sewer bills. A staff of four full time employees handle this division. City of Benton Harbor residential customers are billed quarterly at a flat rate. This will change to a bill for use method after the installation of the new water meters, which is part of the \$2 million bond issue.

Additional new projects include a revision and updating of the computer system. The system currently only has the ability to generate bills. The new system will make it possible for the service representatives to access customer files. Each representative will have a dedicated terminal. This will reduce the time necessary to access files and make the system more efficient. In addition, the paper file system is being updated to be consistent the computer files. This system is necessary as a back-up to the computer system.

Beginning in November, 1988, this division began an aggressive new water/sewer bill collection system. From November, 1988 to August, 1989 this division collected \$1.4 million in overdue and due water/sewer bills. The Utility Services Department is operating with a balanced budget.

### ENGINEERING

The City Engineering Department consists of a staff of one, the City Engineer. His duties include the monitoring, planning, and scheduling of the replacement of the City's infrastructure. Two major projects are scheduled to begin in 1989.

The first project is actually many smaller projects. It comprises the reconstruction of approximately 5 miles of City streets. This reconstruction ranges from resurfacing to watermain, storm sewers, sanitary sewers, and street foundations. Table 8 lists the planned streets improvements for 1989/90.

The second major project entails the rehabilitation of Jean Klock Park. This park has approximately one mile of Lake Michigan frontage. It has tremendous recreation and tourism potential, but minimal utilization. Details of this rehabilitation can be found in the Jean Klock Park Master Plan, which will be an addendum to this plan.

TABLE 9  
1989/90 PLANNED STREET IMPROVEMENTS,  
CITY OF BENTON HARBOR

<u>Street Name</u>	<u>Location</u>	<u>Length</u>
High	McCord to Seeley	475'
Kline	Colfax to McAllister	600'
Thresher	M-139 to Seeley	500'
Buss	M-139 to Seeley	500'
Pearl	May to Weld	1,270'
Superior	Division to Empire	1,200'
Monroe	Empire to Niles	1,700'
Catalpa	Colfax to Pavone	900'
Hurd	Cross to Emery	360'
Clay	Colfax to McAllister	600'
Weld	Superior to Oaden	320'
Searles	Marion to Colfax	1,320'
Parker	Marion to Colfax	1,320'
Vineyard	M-139 to McCord	500'
Harrison	McAllister to Broadway	635'
Whitcomb	Cedar to east end	265'
Pipestone	@ Empire	100'
Pipestone	@ Washington	50'
Britain	@ Ox Creek Bridge	50'
Territorial	@ Ox Creek Bridge	175'
Fifth	Main to Water	900'
Market	@ Eighth	100'
McCord	Britain to McGuigan	660'
Highland	@ Ox Creek Bridge	100'
McAllister	Cross to May	635'
North Eighth	South of Klock Road	550'
Wall	Pipestone to Colfax	600'
Britain	Colfax to Riverview	2300'
Riverview	Main to Empire	4250'
Empire	Riverview/Woodward	1200'
Water	Main to Northshore	1200'

### ASSESSOR'S OFFICE

The City of Benton Harbor Assessor's Office is responsible for maintaining tax records for real and personal property. This office has a staff of two people, The Assessor and the Deputy Assessor.

Current projects for 1989 include a complete reappraisal of Wards 1 and 3, and establishing a computer link with the Berrien County Mass Appraisals Systems. This system will calculate appraisals and output tax cards. This will provide a quicker and easier method of updating tax records while providing additional and more accurate information. Existing computer hardware which is linked to the Berrien County Tax Record System will be used.

The table below illustrates the 1988 and 1989 Standard Equalized Valuation (SEV) for Benton Harbor.

TABLE 10  
1988 and 1989 SEV, BENTON HARBOR

<u>Property</u>	<u>1988</u>	<u>1989</u>	<u>% Change</u>
Commercial	\$11,995,800	\$12,135,057	+1.16
Industrial	6,764,500	6,276,400	-7.22
Residential	16,225,019	17,586,400	+7.74
Personal	<u>19,258,600</u>	<u>21,276,580</u>	<u>+9.48</u>
Total	\$54,243,919	\$57,274,437	+5.59

### HOMESTEAD BOARD

The Homestead Board is an appointed City Committee given the duty of placing City owned housing back into private ownership. The Board sells the houses to qualified applicants for the nominal cost of one dollar (\$1).

In order to qualify, an applicant must submit to a credit check by a local bank and complete an application form prescribed by the Board. Included in this form is an inquiry on how the applicant will finance the rehabilitation of the home. A typical home will require from \$3000 to \$30,000 to rehabilitate. If an applicant is approved, he must agree to repair the house to City code within nine months and live there for a period of at least five years.

The Homestead Board coordinates with both NISE and CORD to determine target areas of the City and avoid a duplication of services. The Homestead program was begun in February, 1989. It is similar to a Homestead Board which was operated by HUD in the late 1970's.

### HARBOR COMMISSION

The St. Joseph River Harbor Commission is an advisory board of representatives from Benton Harbor, St. Joseph, and Berrien County. Each of the three appoint two commissioners and an alternate.

The Harbor Commission is primarily a "watchdog" board which monitors activities that are important to the Harbor. They communicate with the Army Corp of Engineers and other federal agencies. They lobby for continue dredging of the harbor and for legislation which would be in the best interest of the communities. Currently, they are assisting the Corp to locate a permanent site for disposal of the dredged materials. Another aspect of the Commission is that they review all marina proposal and give recommendations on such.

An attempt was made at one time to change the Harbor Commission into a Port Authority. This would have taken State approval, but it was denied. The possibility still exists of transforming into a Harbor Authority. This would have less power than a Port Authority, but would be able to own property, charge fees, and attempt bonding proposals.

The Army Corp of Engineers has completed a reconnaissance study on the potential for deepening the harbor. Deepening of the harbor is important to retain and expand commercial shipping in the harbor. The ships which are being used on the Great Lakes are getting larger and need the deeper harbor. The next step in this effort would be to commission a feasibility study. This study would be funded by federal funds combined with a local match.

### PUBLIC HOUSING

Benton Harbor Public Housing is financed through the United States Department of Housing and Urban Development (HUD) and is administered through a director as five member board. There are currently two on-going programs. The Public Housing Program which maintains 358 units, of which 345 are occupied, and the Section 8 program which has 68 units. These units have subsidized rent which is based on income. Renters receive a subsidy for the portion of the rent which exceeds 30% of the household's income.

Public Housing administers three apartment complexes: East Washington Apartments, Buss Avenue Apartments, and Harbor Towers, a retirement complex. In addition, Public Housing also administers a Scattered Site Housing Program. These are single family, three to four bedroom homes which are dispersed throughout the City. This program began in 1983 and currently has 61 homes completed with another 25 under construction. To be eligible for this program a family must demonstrate their ability to maintain a home, as well as income requirements.

### ROSS FIELD AIRPORT

The Twin Cities Airport is jointly owned and operated by the Cities of St. Joseph and Benton Harbor and Benton and St. Joseph Townships. These governmental units provide basic funds for airport operations. In recent years Berrien County also contributed to the operating costs on a volunteer basis. In 1988 additional revenues from local governments in the Twin Cities area were solicited to meet operating costs to keep the facility open after the county withdrew and then reduced the level of their contribution.

Funds available for month to month operations are still not adequate to meet basic operating costs at the current level of contribution. The Airport Board itself has no taxing authority and must rely on the contributions of the member units of the board to make up any differences in airport generated revenues and actual operating costs.

The airport is located along Territorial Road, northeast of the City of Benton Harbor. The airport has a primary 5,100 foot paved runway, a 3,661 foot paved crosswind runway, and a 2,507 paved crosswind runway. In 1980 an instrument landing system was installed on the primary runway for precision landing.

Ross Field also has an air traffic control tower which was decommissioned in 1982 following F.A.A. cutbacks in providing air traffic controllers for smaller airports.

The Twin Cities airport is an all weather airport offering scheduled air passenger and general aviation services. Additional services including aircraft hangar rental and car rentals are also available. The fixed base operator, AVSAT, Inc. provides air taxi, aircraft rental, sales, flight instruction, aircraft repair, and aviation fuel sales. Several major businesses have aircraft based at the airport; including Whirlpool Corporation, All-Phase Electric, and Weldun International.

In addition, many area firms use the airport for air charters, air freight, and scheduled air passenger service to support their sales, management and production activities. Major firms include: Alreco Metals, Auto Specialties, Airborne Express, Emery Air, Federal Express, Gast Manufacturing, Leco, Med-A-Vac, Medic X, Michigan Fruit Canners, Michigan State Police, Air National Guard, Army Guard, and PDQ Corporation. Thus, a wide range of business, banking, social and medical needs are served by the airport.



Air passenger service has fluctuated greatly with the level of service offered by the air carriers. Air passenger numbers began showing a noticable decline when the airlines then serving the airport began cutting back on flights into the area. The reduction in service options forced regular users of the airport to use the South Bend Regional Airport to make connecting flights into the Chicago hub area. With declining passenger numbers and resulting revenue losses, the airlines initiated further cutbacks.

Since the assumption of service by Iowa Air in September of 1987, passenger numbers have been steadily increasing. While the totals show a decline for the year 1988 this trend began to reverse itself in the fourth quarter of the year.

This reflects the commitment by Iowa Air to improve service and connections, and efforts by the Airport Board and the Twin Cities Chamber of Commerce to promote the use of the airport whenever practical by local businesses. Several major Twin Cities corporations have made formal commitments to use the airlines for business purposes.

## NEIGHBORHOOD INFORMATION AND SHARING EXCHANGE

The Neighborhood Information and Sharing Exchange (NISE) was formed in 1986. NISE is a neighborhood association which seeks to improve the cultural and physical aspects of Benton Harbor. NISE has developed an ambitious program of action for 1989-90. The following goals and objectives illustrate this program of action:

Goal 1, COMMUNITY DEVELOPMENT: To improve the quality of life in Benton Harbor.

Objective 1: Improve and Increase Housing Stock

Objective 2: Develop Small Businesses in Benton Harbor

Objectives 3: Banking Issues

Objective 4: Crime Prevention

Objective 5: Increase Youth Support Programs

GOAL 2, COMMUNITY RELATIONS: To development responsibility for community through citizen involvement.

Objective 1: Continue Operation of the NISE referral Center

Objective 2: Publish Monthly Newsletter

Objective 3: Hold Monthly Public Programs

Objective 4: Coordinate Neighborhood Councils

Objective 5: Development of Local Leadership

Objective 6: Serve as Advocates for Local Residents

Objective 7: Increase Racial Understanding in the Broad Community

Objective 8: Sponsor Programs for Youth

GOAL 3, ORGANIZATION AFFAIRS: To Build an Accountable Community Organization.

Objective 1: Planning and Development

Objective 2: Broaden Membership

Objective 3: Create a Sound Financial Base

Objective 4: Hold Annual Meetings

Objective 5: Publish an Annual Report

### CHRISTIAN OUTREACH REHABILITATION AND DEVELOPMENT

The mission of the Christian Outreach Rehab and Development (CORD) is help provide high quality, affordable housing for persons of low and moderate income in Benton Harbor through housing reconstruction and a lease-to-purchase approach to ownership. CORD acquires deteriorating housing stock in Benton Harbor and reconstructs new homes that are energy efficient and designed to meet the need of area residents.

CORD carefully screens low and moderate income residents and places qualified applicants into these homes on a two year, lease-to purchase program. During this period, the applicant takes eight courses in home ownership, while CORD saves a portion of their monthly lease payments for an eventual downpayment on the home. At the of the lease period, CORD works with the applicant to secure a low interest mortgage on the house for the cost of reconstruction. CORD then reinvests that money into another lease-to-purchase project.

The CORD project is intended to help those qualified applicants who earn between \$14,000 to \$22,000 a year and would make good homeowners, but cannot afford a downpayment.

Cord began as an outreach project of the First Presbyterian Church of Benton Harbor in January, 1988. CORD became incorporated as a Michigan Non-Profit Housing Corporation in December of 1988, while remaining affiliated with the church. CORD's first project home is expected to be completed in the fall of 1989. CORD is also actively pursuing a grant of up to \$50,000 from the Michigan State Housing Development Authority.

### TWIN CITIES AREA CHAMBER OF COMMERCE

The purpose of the Twin Cities Area Chamber of Commerce is to improve the overall business climate for their members through sponsorship of programs which stimulates economic growth, promote civic development, and enhance political action. The officers and directors of the Chamber have pledged to "work closely with the Community Economic Development Corporation (CEDC) to implement the Harland Bartholomew Master Plan and other Economic Development Projects." The Chamber was instrumental in forming the CEDC.

Many of the Chamber's activities, though not aimed exclusively at Benton Harbor, are beneficial to the City. The Chamber continually lobbies for pro-business legislation in both Lansing and Washington. They lobbied extensively for enterprise zone designation for Benton Harbor and will continue to lobby for improved State benefits and federal designation.

They also work closely with the Department of Commerce and are seeking a solution to repair the CSX Bridge which crosses the Paw Paw River. The repair of this bridge would open up land along the river and Ox Creek to waterfront development.

The Chamber formed a special committee to assist the Twin Cities Airport and plans to support essential air service funding and to seek other means of financing the airport. This committee also overseas funds made available through the Department of Transportation to market the Airport. They have established an Honor Role of Employers working together to build the Twin Cities Area Air Transportation System and work closely with the airport manager and Board of Directors.

The Chamber has a Consumer Protection Program which benefits business owners and residents of the area. They also answer hundred of inquires annually for economic information, research materials, tourist information, and statistical data.

### COMMUNITY ECONOMIC DEVELOPMENT CORPORATION

In 1988 the Twin Cities Business Community organized the Community Economic Development Corporation, with the stated goal "... to develop and implement economic growth in our area, with a focus on Benton Harbor."

In order to guide their efforts, the firm of Harland Bartholomew and Associates, Inc. was commissioned to complete a General Development Plan for the area. The final document outlines an ambitious plan of action, focusing on physical development projects. An initial five-year strategy emphasized four "cornerstones" projects. Each of these cornerstones is of particular interest to Benton Harbor.

These cornerstones are:

1) **Industrial Park Development:** The Twin Cities Area, and Benton Harbor in particular, is hampered in its growth by a lack of readily available industrial land. The CEDC has committed to the development industrial park space, including the City's North of Main Industrial Park. A second park is contemplated just to the north of the Ross Field Airport. While not in the City limits, the proposed park adjoins the City at the airport and will have a major effect on the development plans in that area.

2) **Waterfront Recreation:** The HBA Study identified the area's ample water resources as a prime source of initial redevelopment in the community. Specific areas in the City include the re-opening of the Benton Harbor Ship Canal, creation of a new marina in the South Pond area behind the Benton Harbor High School and increased activity along the Riverview Drive.

3) **Infrastructure Improvements:** The HBA Study recognized that for any community to successfully support growth a sound and adequate systems of roads, sewer and water must be in place. The CEDC will assist local governments in infrastructure projects that support cornerstones activities.

4) **Bellview Neighborhood Housing:** Renewed housing, particularly owner-occupied housing, is a major goal of the CEDC. The HBA Study targeted the Bellview neighborhood for assistance. This community was chosen for a variety of reasons. First, its proximity to downtown and the waterfront allow all the projects to work together in support of one another. Second, the City contemplates both rehabilitation and new construction. Various portions of the Bellview area lend themselves to each of these concepts with minimal dislocation. The Bellview area is bordered by Market, Pipestone, Colfax and Britain.

### SOUTHWESTERN MICHIGAN COMMISSION

The Southwestern Michigan Commission (SWMC) is a regional planning agency. It is one of 14 regional planning agencies in the State of Michigan. This diverse group works in the areas of economic development, grant writing and administration, criminal justice, substance abuse prevention, natural resources, transportation and land use.

Current and recent projects in the Benton Harbor Area include:

1. SWMC assisted the City in the successfully writing an Economic Development Administration grant application which help fund the construction of the Business Incubator. SWMC also wrote a Michigan Department of Commerce grant which acquired \$47,000 for marketing and operation of the Incubator. SWMC is currently administering this grant.
2. The commission acted as project manager for a Housing and Neighborhood Revitalization Project that targeted the Bellview area. This study was completed in June, 1989.
3. Beginning in September, 1989 the City entered into a contract with SWMC to provide grant research, writing, and other technical services for projects within the City. This contract is being funded jointly by the City and the CEDC.
4. Staff from SWMC have been active in the formation of the LOFT (Learning Opportunities for Teens). The LOFT is an alternative youth center for inner city youth people. This program was initiated by NISE and is patterned after the DOOR in New York City. SWMC has provided assistance in staff development, organization, grant writing, and other types of technical assistance.
5. Benton Harbor's master plan and zoning ordinance were revised in 1989. This plan is one of the products of that endeavor. SWMC and the City provided staffing for this project. It was funded jointly by the City and a Coastal Zone Management Grant.

## ANALYSIS AND RECOMMENDATIONS

The purpose of this section is to determine how well Benton Harbor is meeting its goals and objectives. In order to examine how well the goals and objective are being met, they have been matched to the various strategies being used. The following reviews the goals, objectives, and strategies.

### GOAL 1: Encourage Economic Growth in the Community.

Objective 1: Encourage waterfront development and promote tourism.

Strategy: A. Jean Klock Park Master Plan and Improvements  
 B. CSX Bridge Repair Efforts  
 C. Ship Canal Reopening  
 D. Development Ordinance and Plan

Objective 2: Encourage new businesses and assist established businesses.

Strategy: A. State Enterprise Zone  
 B. Revolving Loan Fund  
 C. DDA/TIFA  
 D. Business Incubator  
 E. Task Force On Small Business  
 F. North of Main Industrial Park

Objective 3. Coordinate with area agencies.

Strategy: A. Economic Development Coordination  
 B. NISE Newsletter  
 C. Chamber of Commerce Information Assistance  
 D. Community Building

### GOAL 2: To provide and maintain a safe and adequate infrastructure and transportation system for the community, now and in the future.

Objective 1. Undergo Infrastructure Improvements.

Strategy: A. DDA/TIFA  
 B. CDBG Street Improvements  
 C. Street and Sign Improvements  
 D. Infrastructure Bond Proposal

Objective 2: Encourage Harbor Activity.

Strategy: A. Lobbying Efforts by Harbor Commission  
 B. Creation of Harbor Authority  
 C. Harbor Deepening Reconnaissance and Feasibility Studies

Objective 3. Encourage Airport Improvements.

Strategy: A. Special Committee  
 B. Airport Board

GOAL 3: To provide a clean, healthy, safe, and attractive environment for our citizens and guests.

Objective 1. Acquire additional funding and staffing for projects, programs, and maintenance.

Strategy: A. DDA/TIFA  
 B. Infrastructure Bond Proposal  
 C. Improved Water/Sewer Bill Collection  
 D. Tax Appraisal System  
 E. Grant Writing and Research  
 F. Millage Levy for Police Force

Objective 2. Promote new residential construction and improvements to existing housing.

Strategy: A. CDBG Housing Rehabilitation  
 B. Rental Housing Rehabilitation  
 C. FHA Title 1 Loans  
 D. Improved Inspection Enforcement  
 E. Public Housing Scattered Site Program  
 F. Homestead Program  
 G. Loan Acquisition Assistance  
 H. CORD Lease to Purchase Program  
 I. Bellview Neighborhood Rehabilitation  
 J. NISE Housing Rehabilitation

Objective 3. Improve maintenance of public and private property.

Strategy: A. Property Management  
 B. CDBG Demolition  
 C. Adopt-A-Park  
 D. Michigan Youth Corps  
 E. Improved Inspection Enforcement



As this synopsis shows, there are strategies being applied to meet all of Benton Harbor's goals. Though the progress that Benton Harbor has made in recently is very commendable, there still exists areas of weakness.

Communication is improving at City Hall, but is still lacking. The City Manager should consider a mandatory monthly meeting of department heads. In turn, each department head should have a regularly scheduled monthly meeting for staff. The idea of yet another meeting will not please everyone, but it is an important tool for improving communication. Related to communication are departmental duties and job descriptions. A handbook needs to be developed which states the "mission" of each department and each of its staff. The development of this handbook would expose areas that need attention and areas of redundancy. This handbook could be a product of the monthly meetings.

The City Commission needs to install a greater sense of confidence in their chief administrator and his staff. They set policy for the City and they should expect the City Manager to administrate that policy. This is not to say they should ignore the daily activities in City Hall. On the contrary, they should strive to become aware of the various activities in City Hall. They should also pursue and attend relevant trainings which are available from time to time. The City Commission should become more active with the local non-profit agencies working in the area. These agencies need to know their activities are welcomed with open arms.

Staffing and equipment at City Hall is currently at a minimum. The City needs to continue aggressively pursuing funding sources to increase staffing and equipment. Efficiency of current methods also needs to be examined. Two departments of the City need to take priority. Public Safety and Public Works are of utmost importance. If the City cannot emanate a feeling of safety and provide an attractive and functioning environment, it will not be able to live down the negative perception which still exists about Benton Harbor. If a problem is perceived, then a problem exists.

It is difficult to find a resident of the area which is not impressed with Benton Harbor's revitalization. But a major problem still exists and needs to be remedied if Benton Harbor is to continue to grow and prosper.

During a Planning Commission committee meeting a discussion began as to the progress the City has made in recent years. The following capsulizes that discussion.

The current policies of the Department of Social Services (DSS) must be adjusted. A large percentage of the population of Benton Harbor currently accepts some form of public assistance. A person or family which receives public assistance finds it extremely difficult to break out of the "welfare cycle." Current policies of the DSS have the effect of penalizing a person who wishes to work. A single parent needs the security of a Medicaid card and the help of food stamps if they are to bring their family's standard of living above the poverty level. Programs and policies need to motivate the youth of the community and foster the "work ethic." The elderly have a right to a comfortable retirement. All of these facets can be blended together in a pilot program for Benton Harbor.

Two major components of this pilot program are as follows:

1. The DSS must allow a family to earn a reasonable income without fear of any reduction in assistance. This would cost the DSS very little in the short run and amount to great savings in the future. This policy should apply only to residents of Benton Harbor now receiving assistance. To do otherwise would encourage in migration of the poor and defeat the goals of this program.
2. A program must be established to provide income to the youth of Benton Harbor. They should receive compensation for staying in school and carrying a good grade point average. They should have opportunities for employment before and after school. Day care, maintenance of public property, maintenance of homes of the elderly, and neighborhood clean-ups are all potential work programs. The difficulty with establishing this program is financial. The City is unable to fund such a large program alone. Funding will have to come from many sources. Departments and agencies discussed earlier in this paper could be charged with the task of finding funding sources.

The Benton Harbor Planning Commission has, by adopting this plan, recognized these needs. They will take charge by initiating a committee made of its members, City Commission members, and representative of local and State agencies. This committee will develop plans for this program. This program is in the initial idea stage. The committee must develop its goals, objectives, and program of action. They will lobby DSS for changes in its policies. This committee will aggressively pursue assistance from local, State, federal, and private agencies in establishing the youth program.

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